Case 04-41322 Doc 1 Filed 11/08/04 Entered 11/08/04 11:12:49 Desc Petition
Page 1 of 27

(Official Form 1) (12/03) West Group, Rochester, NY FORM B1 United States Bankruptcy Court Voluntary Petition NORTHERN District of ILLINOIS Name of Joint Debtor (Spouse)(Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Slusarczyk, Kristy A. Slusarczyk, Christopher All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (Include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec. No./Compete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 6586 (if more than one, state all) 2211 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 4203 Weber Drive 4203 Weber Drive Rolling Meadows IL 60008 Rolling Meadows IL 60008 County of Residence or of the County of Residence or of the Principal Place of Business: Cook Principal Place of Business: Cook Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): SAME SAME Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ☐ Railroad Individual(s) Chapter 11 □ Chapter 13 ☐ Chapter 7 Stockbroker ☐ Corporation ☐ Chapter 12 Chapter 9 ☐ Commodity Broker Partnership Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank ☐ Other Nature of Debts (Check one box) Filing Fee (Check one box) ☑ Consumer/Non-Business Business ▼ Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1 U.S. Bankruptcy Court 11 U.S.C. § 1121(e) (Optional) Northern District Of Illinois Statistical/Administrative Information (Estimates only) Filed: 11/08/2004 Debtor estimates that funds will be available for distribution to unsecured creditors. Time: 11:14:55 Debtor: CHRISTOPHER SLUSARCZYK Debtor estimates that, after any exempt property is excluded and administrative ext Fee: 194 paid, there will be no funds available for distribution to unsecured creditors. Case: 04-41322 : 3110087 Chapter: 13 Rec. Judge: Bruce Black 100-199 200-999 1000-ov 16-49 50-99 **Estimated Number of Creditors** 341 mtg: 12/08/2004 @ 02:30PM Ø ConfHrg: 12/21/2004 @ 10:00AM Trustee: MARILYN MARSHALL **Estimated Assets** \$1,000,001 to \$10,000,001 to \$50,000,001 to \$500,001 to \$50 001 to \$100,001 to \$0 to \$50 million \$100 million \$10 million \$500,000 \$1 million \$50,000 \$100,000 П п \boxtimes 1 :04BK41322-BK001 **Estimated Debts** \$1,000,001 to \$10,000,001 to \$50,000,001 to \$500,001 to \$50,001 to \$100,001 to \$0 to \$100 million \$100 million \$50 million \$500,000 \$1 million \$10 million \$50,000 \$100,000 \boxtimes

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(Official Form 1) (12/03) West Group, Rochester, NY Page 2 of 27

(Official Form 1) (1205) West Gloup, Rocciester, W1		
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
	Christopher Slusarczyk	and
(This page must be completed and filed in every case)	Kristy A. Slusarczyk	
Prior Bankruptcy Case Filed Within Last 6		
Location Where Filed:	Case Number:	Date Filed:
NONE Pending Bankruptcy Case Filed by any Spouse, Partner or Aff	TURE PREMIUM NORTH TO AND	
	Lase Number:	Date Filed:
Name of Debtor:	Case Number.	Date i lieu.
NONE District:	Relationship:	Judge:
District.	Totalionomp.	
	PAGE TO A SECURITION WHEN THE PAGE TO SECURITION OF THE PAGE TO SECURI	A STATE OF THE STATE OF THE CONTRACTOR
And the contraction of the contr	atures	ampathala and a service of the material and a service.
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is	s required to file periodic reports
petition is true and correct.	(e.g., forms 10K and 10Q) v	vith the Securities and Exchange
[If petitioner is an individual whose debts are primarily consumer debts		ction 13 or 15(d) of the Securities
and has chosen to file under chapter 7] I am aware that I may proceed	Exchange Act of 1934 and i	s requesting relief under Chapter 11)
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Exhibit A is attached and ma	ade a part of this petition
the relief available under each such chapter, and choose to proceed	Ev	hibit B
under chapter 7. I request relief in accordance with the chapter of title 11, United States		ted if debtor is an individual
Code, specified in this petition.	*	re primarily consumer debts)
11. 10		med in the foregoing petition, declare
Signafurgor Debtor Christopher & Jusa Ciyk	that I have informed the petitioner	that the or she] may proceed under
	chapter 7, 11,12, di 13 or title 11,	
Signatura of Joint Deathor V. L. 1. A SIJSOCZYE	explained the reversable united	each such chapter.
Signatura of Joint Delitor Kristy A STUSARCE TE	X	
Telephone Number (if not represented by attorney)	Signature of Attorney for Debtor(s)	/ Date
	Ex	hibit C
Date	Does the debtor own or have pos	session of any property that poses
Signature of Attorney	or is alleged to pose a threat of it	mminent and identifiable harm to
Jonathan of Automoy	public health and safety?	
		ed and made a part of this petition.
Signature of Attorney for Deptor(s)	⊠ No	
Daniel J. Winter 6208223	, -	ttorney Petition Preparer
Printed Name of Attorney for Debtor(a)	I certify that I am a bankruptcy peti	tion preparer as defined in 11 U.S.C.
Law Offices of Daniel J. Winter		nt for compensation, and that I have
Firm Name	provided the debtor with a copy of	inis document.
53 West Jackson Boulevard		
Address	Printed Name of Bankruptcy Patition Pre	naner - Tener
<u>Suite 725</u>	Social Security Number	
Chicago IL 60604		
	Address	
312-427-1613		
Telephone Number Date		
Signature of Debtor (Corporation/Partnership)		·
I declare under penalty of perjury that the information provided in this	Names and Social Security nu	mbers of all other individuals who
petition is true and correct, and that I have been authorized to file this	prepared or assisted in prepari	
petition on behalf of the debtor.		-
The debtor requests relief in accordance with the chapter of title 11.		
United States Code, specified in this petition.		
United States Code, specified in this petition.	If more than one person prepa	red this document, attach additional
I si 840-	sheets conforming to the appro	priate official form for each person.
Signature of Authorized Individual	1	·
Oditaria di Vitariatza indizina	X	
Drinked Name of Authorized Individual	Signature of Bankruptcy Petition Prepare	r
Printed Name of Authorized Individual		
Title of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's fa	
0.4	of title 11 and the Federal Rules of	Bankruptcy Procedure may result
Oate	in fines or imprisonment or both 11	U.S.C. § 110; 18 U.S.C. § 156.

Case 04-41322 Do	oc 1	Filed 11/08/04	Entered 11/08/04 11:12:49	Desc Petition
ORM B6A (6/90) West Group, Rochester, NY		Pag	e 3 of 27	

n re [©] Christopher	Slusarczyk and	Kristy A.	Slusarczyk	/ Debtor	Case No	
						(if know)

310,000.00

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Market Value of Debtor's Interest,	Amount of Secured Claim
		Husband- Wife Joint- Community	in Property Without Deducting any Secured Claim or	
Residence-4203 Weber Drive, Rolling Meadows, IL(P.1995-\$157,500)	Joint tenancy	•	\$ 310,000.00	\$ 157,500.00
-				
				:
				·

(Report also on Summary of Schedules.)

No continuation sheets attached

FORM BEB (10/89) West Group, Rochester, NVDOC 1	Filed 11/08/04	Entered 11/08/04 11:12:49	Desc Petition
PORM god (10/09) vyest Gloup, Rochester, 141	Pag	e 4 of 27	

in re	Christopher	Slusarczyk	and	Kristy	A.	Slusarczyk
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/ Debtor

Case	No.		
			(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property		lifeW ointJ	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
. Cash on hand.			<u></u>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank One checking Location: In debtor's possession	J	\$ 500.00
Security deposits with public utilities, telephone companies, landlords, and others.			
Household goods and furnishings, Including audio, video, and computer equipment.	household goods Location: In debtor's possession	J	\$ 1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	school books Location: In debtor's possession	J	\$ 100.0
. Wearing apparel.	clothes Location: In debtor's possession	J	\$ 100.0
Furs and jewelry.	misc jewlery Location: In debtor's possession	J	\$ 200.0
Firearms and sports, photographic, and other hobby equipment.			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term life on job - no cash value Location: In debtor's possession	J	\$ 0.00
). Annuities. Itemize and name each issuer.			
I. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	401 (k) Home Depot Location: In debtor's possession	W	\$ 1,700.00

in re	9 (Christopher	Slusarczyk	and	Kristy	A.	Slusarczyk
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/ Debtor

Case I	٧o.	
		(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n		bandH WifeW JointJ unityC	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		401 (k) Osco Location: In debtor's possession	Н	\$ 55,000.00
12. Stock and interests in incorporated and unincorporated businesses, Itemize.		Home Depot Stock Location: In debtor's possession	J	\$ 300.00
		Osco Stock - 15 shares Location: In debtor's possession	J	\$ 350.00
13. interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
tS. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
 Other liquidated debts owing debtor including tax refunds. Give particulars. 	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
11. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
3. Automobiles, trucks, trailers and other vehicles.		1993 Honda Civic (89,000 miles) Location: In debtor's possession	J	\$ 1,500.00
		1994 Toyota Camry (140,000 miles)	J	\$ 2,000.00

In re Christopher Slusarczyk and Kristy A. Slusarczyk

/ Debtor

Case No.	
	(if known)

SCHEDULE B-PERSONAL PROPERTY

		Current Market			
Type of Property	N o n e	Description and Location of Property Hus	W LJ	Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
24. Boats, motors, and accessories.	х				10 10 10 10 10 10 10 10 10 10 10 10 10 1
25. Aircraft and accessories.	x				
26. Office equipment, furnishings, and supplies.	x				
27. Machinery, fixtures, equipment and supplies used in business.	X				
28. inventory.	x				
29. Animals.	x				
30. Crops - growing or harvested. Give particulars.	x				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	x				
33. Other personal property of any kind not already listed. Itemize.	X				
			!		
	Ш				

In re <i>Chris</i>	topher S	lusarczyk	and	Kristy	A.	Slusarczyk	
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/ Debtor

Case No.	
	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛛 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions		
Residence-4203 Weber Drive, Rolling Meadows, IL(P.1995-\$157,500)	735 ILCS 5/12-901	\$ 15,000.00	\$ 310,000.00		
Bank One checking	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00		
school books	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00		
clothes ,	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00		
misc jewlery	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00		
Term life on job - no cash value	735 ILCS 5/12-1001(f)	\$ 0.00	\$ 0.00		
401 (k) Home Depot	735 ILCS 5/12-1006	\$ 1,700.00	\$ 1,700.00		
401 (k) Osco	735 ILCS 5/12-1006	\$ 55,000.00	\$ 55,000.00		
Home Depot Stock	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00		
Osco Stock - 15 shares	735 ILCS 5/12-1001(b)	\$ 350.00	\$ 350.00		
1993 Honda Civic (89,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,200.00 \$ 300.00	\$ 1,500.00		
1994 Toyota Camry (140,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,200.00 \$ 800.00	\$ 2,000.00		

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FORM B6D (12/03) West Group, Rochester, NY

ln re	Christopher	Slusarczyk	and	Kristy	A.	Slusarczyk

Case No.	
-	 (if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	N N H-W-J-	Date Claim was Incurred, Nature of Lien, and Description and Narket Value of Property Subject to LienHusbandWifeVolintCommunity		l i	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 Countrywide Home Loans SOUR 514 PO Box 5170 Simi Valley CA 93062-5170		J	Mortgage Residence-4203 Weber Drive, Rolling Meadows, IL(P.1995-\$157,500)				\$ 157,500.00	\$ 0.00
Account No:			Value: \$ 310,000.00					
Account No:			Value:					
Account No:	-							

No continuation sheets attached

Subtotal \$

157,500.00

Total \$ (Use only on last page. Report total also on Summary of Schedules)

157.500.00

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In re Christopher Slusarczyk and Kristy A. Slusarczyk

/ Debtor

Case	No	
		(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925° per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filling of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925° per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). Alimony, Maintenance or Support

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Taxes and Certain Other Debts Owed to Governmental Units

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

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FORM B6F (12/03) West Group, Rochester, NY

In re	Christopher Sla	usarczyk and K	risty A. Si	lusarczyk	/ Debtor	Case No.	
			ı			•	(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address including Zip Code	Codebtor	H-I W	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community		0 63-64 e0	D . s p u t e d	Amount of Claim
Account No: Creditor # : 1 Bank One POBox 15153 Wilmington DE 19886-5153		J	Credit Card Purchases				\$ 25,300.00
Account No: Creditor # : 2 Bank One POBox 15153 Wilmington DE 19886-5153		J	Credit Card Purchases				\$ 30,300.00
Account No: Creditor # : 3 Chase PO Box 52195 Phoenix AZ 85072-2195		J	Credit Card Purchases				\$ 26,500.00
Account No: Creditor # : 4 Citibank PO Box 6000 The Lakes NV 89163-6000		J	Credit Card Purchases				\$ 9,600.00
1 continuation sheets attached		1	(Report total also on Sun	this To	pa tal	ge) \$	91,700.00

FORM B6F (12/03) West Group, Rochester, NY

In re	Christopher	Slusarczyk	and	Kristy	A.	Slusarczyk

_____/ Debtor

_	(if known)	_
ase No.		

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address	С	Ţ		was incurred,		c	U	P	Amount of Claim
including Zip Code	o d e	2	and Conside	eration for Claim. Subject to Setoff, so State.		n t i			
	t o r	H	lusband Vife bint community			9 e n t	d a t ed	đ	
Account No:	+	7	Oliminating 1			H	\vdash	\vdash	\$ 2,100.00
Creditor # : 5 Dell Financial Services PO Box 5292 Carol Stream IL 60197-5292			Account						·
Account No:	+	+				╁		$\vdash \vdash$	\$ 5,360.00
Creditor # : 6 Discover PO Box 5021 Sandy UT 84091-5021			Credit Card	Purchases					
Account No:	十	13				\vdash		\vdash	\$ 5,400.00
Creditor # : 7 Home Depot PO Box 103072 Roswell GA 30076			Store						
Account No:	+	J					H	$\vdash \vdash$	\$ 6,400.00
Creditor # : 8 Target/Retailers National Bank Po Box 59231			Store						
Minneapolis MN 55459-0231									
Account No:	丁	J							\$ 950.00
Creditor # : 9 The Limited PO Box 659562 San Antonio TX 78265-9562			Store						
Account No:	T	T							
Sheet No. 1 of 1 continuation sheets attac	chec	of t	chedule of	· · · · · ·			otal	- 1	20,210.00
Creditors Holding Unsecured Nonpriority Claims				(Report total als	(Tota so on Summary o	T	otal	IS	111,910.00

FORM B6F (12/03) West Group, Rochester, NY

In re Christopher Slusarczyk and Kristy A. Slusarc	zyk	ľ
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_ / Debtor

Case	No	

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

1,200

(Continuation Sheet)

	Τ_	Т	(Continuation Street)	C	U	ь	Amount of Claim
Creditor's Name and Mailing Address	C		Date Claim was Incurred, and Consideration for Claim.	o n	n !		Amount of Claim
Including Zip Code	d e		If Claim is Subject to Setoff, so State.	i i	ģ	P	
	b	L		n	9 i c	1	
	t o	W	Wife	e n	ŧ	4	
	r	C	cont Community	t	ā		
Account No:		J					\$ 2,100.00
Creditor # : 5			Account				
Dell Financial Services PO Box 5292	ļ						
Carol Stream IL 60197-5292	ł						
Account No:		J				\vdash	\$ 5,360.00
Creditor # : 6			Credit Card Purchases				
Discover PO Box 5021	ı						
Sandy UT 84091-5021							
	ľ						
Account No:		J					\$ 5,400.00
Creditor # : 7	1		Store				
Home Depot PO Box 103072			_			ŧ	
Roswell GA 30076	İ					1	
Account No:		J					\$ 6,400.00
Creditor # : 8 Target/Retailers National Bank	-		Store				
Po Box 59231		1					
Minneapolis MN 55459-0231		1					
Account No:		J					\$ 950.00
Creditor # : 9 The Limited			Store				
PO Box 659562			the state of the s				
San Antonio TX 78265-9562							
Account No:		T	i				
		1					
Sheet No. 1 of 1 continuation sheets at	ached	to :	Schedule of	Subt		- 1	20,210.00
Creditors Holding Unsecured Nonpriority Claims				(Total of t	ota	15	111,910.00
			(Penort total step on Sum)	man, of Edi	nadii	ioel I	

FORM BEG (10/89) West Group, Rochester, NY Doc 1 Filed 11/08/04 Entered 11/08/04 11:12:49 Desc Petition Page 13 of 27

in re	Christopher	Slusarczyk	and Kristy	A.	Slusarczyk	_/ Debtor	Case No.	
•			,					(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

🖾 Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	Christopher	Slusarczyk	and Kristy	A.	Slusarczyk	/ Debtor	Case No.	(if known)
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SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

the commencement of this case. ☑ Check this box if the debtor has no codebtors. Name and Address of Creditor Name and Address of Codebtor

In re	Christopher	Slusarczyk	and Kristy	A.	Slusarczyk	/ Debtor	Case No.	*** · · · · · · · · · · · · · · · · · ·	
			•			•			(if known

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF	DEBTOR AND	SPOUSE		
Status:	RELATIONSHIP		AGE		
Married	child		13		4
	child		11		
	child		9		
EMPLOYMENT:	* DEBTOR		SPOL	JSE	
Occupation	Pharmacist	Huma	n Resources		
Name of Employer	Osco	Home	depot	•	
How Long Employed	11 years				
Address of Employer	c/o American DrugStores Inc	245	55 Pakes Ferry	RdN	w_
	3030 Cullerton Dr. Franklin Park 60131	X+10	zata GA 3033°	7-4	024
Income: (Estimate of average	e monthly income)	[DEBTOR		SPOUSE
	es, salary, and commissions (pro rate if not paid monthly)	\$	7,514.00	Ŧ	2,086.50
Estimated Monthly Overtime		\$	0.00		0.00
SUBTOTAL		\$ =	7,514.00	* ==	2,086.50
LESS PAYROLL DEDU			1 560 00	•	266.50
a. Payroll Taxes and \$ b. Insurance	social Security	13	1,560.00 381.33		34.6
c. Union Dues		Š	0.00		0.00
d. Other (Specify):	Charity-regular contribution	\$	30.07	\$	10.83
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	1,971.41	\$	312.00
TOTAL NET MONTHLY TA	KE HOME PAY	\$	5,542.59	\$	1,774.50
Regular income from operat	tion of business or profession or farm (attach detailed statement)	s	0.00	\$	0.00
Income from Real Property	·	 \$	0.00		0.00
Interest and dividends		\$ \$	0.00 0.00	\$ \$	0.00
of dependents listed above.	pport payments payable to the debtor for the debtor's use or that	3	0.00	Φ	0.00
Social Security or other gov	emment assistance				
Specify:	·	\$ \$	0.00		0.00
Pension or retirement incom	ne ·	. \$	0.00	\$	0.00
Other monthly income		•	0.00	œ	0.00
Specify: TOTAL MONTHLY IN	COME	. \$	5,542.59	\$	1,774.50
=	•	` =			
	TAL COMBINED MONTHLY INCOME \$ 7,3:	17.09			

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filling of this document:

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In re	Christopher	Slusarczyk a	nd Kristy A.	Slusarczyk	/ Debtor	Case No.	
			12N (6.7 July 1				(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Trans.	·	
Rent or home mortgage payment (include lot rented for mobile home)	\$	2,732.0
Are real estate taxes included? Yes 🔲 No 🔯	1	
ls property insurance included? Yes 🔲 No 🔯		
Utilities: Electricity and heating fuel	\$	250.0
Water and sewer	 \$	70.0
Telephone	\$	85.0
Other	\$	0.0
Other	\$	0.0
Other	\$	0.0
Home maintenance (Repairs and upkeep)	 \$	0.0
Food	s	850.0
Clothing	\$	100.0
Laundry and dry cleaning	\$	85.0
Medical and dental expenses	s	100.0
Transportation (not including car payments)	\$	275.0
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	65.0
Charitable contributions	\$	0.0
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.0
Life	\$	0.0
Health	\$	0.0
Auto	 \$	110.0
Other	\$	0.0
Other	s	0.0
Other	\$	0.0
Taxes (not deducted from wages or included in home mortgage)		
Specify:	 \$	0.0
installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.0
Other.	\$	0.0
Other:	\$	0.0
Other:	\$	0.0
Alimony, maintenance, and support paid to others	\$	0.0
Payments for support of additional dependents not living at your home	\$	0.0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.0
Other school expenses	\$	475.0
Other personal care, misc, postage	\$	70.0
Other:	 \$	0.0
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedu	(ac)	5,267.0
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedu	11C9/ W	_,,

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	 \$	7,317.00
B. Total projected monthly expenses	\$	5,267.00
C. Excess Income (A minus B)	\$	2,050.00
D. Total amount to be paid into plan each: Bi-Weekly	\$	946.15

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Christopher	Slusarczyk	and	Kristy	A.	Slusarczyk		Case No.		
							Chapter	13	
			·			/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

					AMOU	NTS SCHEDULED	•
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	310,000.00			
B-Personal Property	Yes	3	\$	62,750.00			
C-Property Claimed as Exempt	Yes	1.					
D-Creditors Holding Secured Claims	Yes	1			\$	157,500.00	er en en militario indica por Albana esta para discilia de sa Albana de ser especial de sas
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$	0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$	111,910.00	
G-Executory Contracts and Unexpired Leases	Yes	1					The substitution of the su
H-Codebtors	Yes	1	4.4				
I-Current Income of Individual Debtor(s)	Yes	1					\$ 7,317.0
J-Current Expenditures of Individual Debtor(s)	Yes	1					\$ 5,267.0
Total Number of Sheets in All	Schedules ►	13	5 (1.60) 3 (1.60)				
	1	otal Assets ►	\$	372,750.00		Coloring communication in the fact of the William William Coloring Coloring Co	
				Total Liabilities ►	\$	269,410.00	

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In re Christopher Slusarczyk and Kristy A. Slusarczyk / Debtor Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	e under penalty of perjury that I have read to the best of my knowledge, information a	the foregoing summary and schedules, consisting of sheets, and that they are true and and belief.
Date: _	10.30-04	Signature Christopher Slusarczyk
Date: _	10-30-04	Signature Kristy A. Slusarczyk

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Christopher Slusarczyk and Kristy A. Slusarczyk Case No. Chapter 13

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Joint Last Year:\$100,486

Year before: \$91,452

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

		•			
Form 7 (12/03), West Group, Rocciester, NP oc 1 Filed 11/08/04 Entered 11/08/04 11:12:49 Desc Petition Page 20 of 27					
3. Payments to creditors.	도로 1월1일(4) 1일 1일 전 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	DATES OF		AMOUNT		
NAME AND ADDRESS OF CREDITOR	<u>PAYMENTS</u>	AMOUNT PAID	STILL OWING		
Creditor: American Express \$21,00 9/04		登場数1 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)			
Citibank \$972					
Best Buy \$1000	20.4				
Bank 1-2 accts-\$5,000, \$3,000 9/	04	•	•		
Discover \$1000 9/04		100000			
debtors filing under chapter 12 or chapter 13 must inclua joint petition is not filed.) NONE	ude payments by either or both spous	es whether or not a joint pedition is	s lied, unless the apolicies are copulated and		
		<u></u>			
debtors filing under chapter 12 or chapter 13 must in separated and a joint petition is not filed.) NONE b. Describe all property that has been attached, garnis	thed or selzed under any legal or equi	table process within one year imm	nediately preceding the commencement of this		
case (Married debtors filing under chapter 12 or chapt unless the spouses are separated and a joint petition is	er 13 must include information conce	ming property of either or both sp	ocuses whether or not a joint petition is filed,		
NONE NOE NOE		· ·			
		•			
5. Repossessions, foreclosures and returns. List all property that has been repossessed by a cred year immediately preceding the commencement of this both spouses whether or not a joint petition is filed, unless	litor, sold at a foreclosure sale, transf case.(Married debtors filing under ch	apter 12 or chapter 13 must includ	reclosure or returned to the seller, within one de information concerning property of either or		
⊠ NONE					
	•				
Assignments and receiverships. a. Describe any assignment of property for the benefit under chapter 12 or chapter 13 must include any assignment.	fit of creditors made within 120 days	immediately preceding the commether or not a joint petition is filed,	nencement of this case.(Married debtors filing unless the spouses are separated and a joint		
petition is not filed.)					
NONE					
		at a second within a second	distable according the commessement of this		
 b. List all property which has been in the hands of case (Married debtors filing under chapter 12 or chap unless the spouses are separated and a joint petition is 	ter 13 must include information conce	nted official within one year imme eming property of either or both s	pouses whether or not a joint petition is filed,		
NONE					

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

_		
ĸ	l acc	Δe

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

■ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Payee: Daniel J. Winter

Date of Payment:

\$606.00 plus filing fee; balance of fees in plan

53 West Jackson Boulevard

Suite 725

Address:

Chicago, IL 60604

Payor: Christopher Slusarczyk

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or Instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☑ NONE

Form 7	(12/63)1966s Veroffester NC 1 Filed 11/08/04 Entered 11/08/04 11:12:49 Desc Petition
If the	r address of debtor. debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor preceding that are the commencement of this case, list all premises which the debtor preceding that are the commencement of this case, list all premises which the debtor preceding that are the commencement of this case, list all premises which the debtor preceding that are the commencement of this case, list all premises which the debtor preceding that are the commencement of this case, list all premises which the debtor preceding the commencement of this case, list all premises which the debtor preceding the commencement of this case, list all premises which the debtor preceding the commencement of this case, list all premises which the debtor preceding the commencement of this case, list all premises which the debtor preceding the commencement of this case, list all premises which the debtor preceding the commencement of the
	to the commencement of this case, if a joint petition is filed, report also any separate address of either spouse.
⊠ NO!	NE : :
If the Puer	uses and Former Spouses debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico to Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse of any former spouse who resides or resided with the debtor in the community property state.
⊠ NOM	
17 Envi	ronmental information
	pe purpose of this question, the following definitions apply:
"Envir into ti or ma	commental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or materia ne air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes terial.
"Sit incl	e" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, uding, but not limited to disposal sites.
"Ha und	zardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term ler and Environmental Law:
a. List violatio	t the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in on of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
⊠ NON	
b. List to whice	the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material, Indicate the governmental unit the notice was sent and the date of the notice.
⊠ non	E .
c. List the na	all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate me and address of the governmental unit that is or was a party to the proceeding, and the docket number.
⊠ NON	
	e, location and name of business
six yes	e debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the irs immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years ately preceding the commencement of this case
if ti in case.	he debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this
lf ti in v case.	he debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this
⊠ NONE	
b. ident	ify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
⊠ NONE	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date	10.30.04	Signature Windowsker Shumana	
		Christopher Slusarczyk	
Date	1030-m	Signature Brusty A. Unsus.	
	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Kristy A. Slusarczyk	
Penalty fo	or making a false statement: Fine of up to	\$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Christopher Slusarczyk and Kristy A. Slusarczyk		Case No. Chapter	-
	/ Debtor		

	Kristy A. Slusarczyk	Chapter 13		
	Attorney for Debtor: Daniel J. Winter	Debtor		
	STATEMENT PURSUANT TO RUL	E 2016(B)		
TI	The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:			
1.	1. The undersigned is the attorney for the debtor(s) in this case.			
2.	 2. The compensation paid or agreed to be paid by the debtor(s), to the undersing a) For legal services rendered or to be rendered in contemplation of and in connection with this case. b) Prior to the filing of this statement, debtor(s) have paid. c) The unpaid balance due and payable is 	\$ 2,200.00 \$ 606.00		
3.	3. \$of the filing fee in this case has been paid.			
4.	 4. The Services rendered or to be rendered include the following: a) Analysis of the financial situation, and rendering advice and assistance file a petition under title 11 of the United States Code. b) Preparation and filing of the petition, schedules, statement of financial accourt. c) Representation of the debtor(s) at the meeting of creditors. 	_		
5.	 The source of payments made by the debtor(s) to the undersigned was fro services performed, and None other 	m earnings, wages and compensation fo		
6.	6. The source of payments to be made by the debtor(s) to the undersigned for be from earnings, wages and compensation for services performed, and None other	the unpaid balance remaining, if any, wil		
7.	7. The undersigned has received no transfer, assignment or pledge of proper the value stated: None	ty from debtor(s) except the following for		
3.	3. The undersigned has not shared or agreed to share with any other entity, o law firm, any compensation paid or to be paid except as follows: None	ther than with members of undersigned's		
Эа	Dated: Respectfully submitted,			
	X	er		

Suite 725 Chicago IL 60604 Case 04-41322 Doc 1 Filed 11/08/04 Entered 11/08/04 11:12:49 **Desc Petition**

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In re Christopher Slusarczyk and

Case No. Chapter 13

Kristy A. Slusarczyk

/ Debtor

Attorney for Debtor: Daniel J. Winter

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Christopher Shrseryk

Debtor

L. at A. Shrsarczyk

Bank One POBox 15153 Wilmington, DE 19886-5153

Chase PO Box 52195 Phoenix, AZ 85072-2195

Citibank PO Box 6000 The Lakes, NV 89163-6000

Countrywide Home Loans SVB 314 PO Box 5170 Simi Valley, CA 93062-5170

Dell Financial Services PO Box 5292 Carol Stream, IL 60197-5292

Discover PO Box 5021 Sandy, UT 84091-5021

Home Depot PO Box 103072 Roswell, GA 30076

Christopher Slusarczyk Kristy A. Slusarczyk 4203 Weber Drive Rolling Meadows, IL 60008

Target/Retailers National Bank Po Box 59231 Minneapolis, MN 55459-0231

The Limited PO Box 659562 San Antonio, TX 78265-9562

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have rea	d this notice.	
10.30.04	Christopher Husarcycl	
Date	Signature of Deptor Shrang	Case Number
Date	Signature of Joint Debtor	
	DEBTOR COPY COURT COPY (circle one)	